

SAMPLE — FICTIONAL QUOTE. The homeowner, installer, and every quote figure below are made up to show what a review looks like. Market data and Rick's own system numbers are real and sourced.

Florida Solar Quote Review

Prepared by Rick · floridasolarlife.com · Review date: Oct 24, 2026 · Homeowner: "Jacksonville-area homeowner" (fictional) · Utility: FPL

Verdict: NEGOTIATE (walk away if they won't move). The equipment is fine and the size fits your bill. But the solar is priced about **\$10,800 above the Florida market average**, the payment and "net cost" still count a **30% federal tax credit that no longer exists**, and a **~\$9,700 dealer fee** is built into the loan. Fix those three things and this can be a reasonable deal.

The quote at a glance (fictional)

Item	What the quote says
Solar	10.0 kW (25 × 400 W panels), 14 on the south face, 11 on the west, \$32,000 (\$3.20/W)
Battery	1 Tesla Powerwall 3 (13.5 kWh), \$16,500
Cash price	\$48,500
Financing	25-year loan, 3.99% APR, amount financed \$58,200
Monthly payment shown	\$215/mo
"Net cost after 30% federal tax credit"	\$40,740
Production estimate	15,000 kWh/yr
Savings claim	\$2,400 in year 1, "eliminates your FPL bill," FPL rates +4%/yr
Your home	about 14,400 kWh/yr (about \$166/mo average bill), 12-year-old shingle roof

1. Price per watt vs. the Florida market

- Florida average: \$2.12/W installed** (Oct 2026 EnergySage marketplace quotes). EnergySage calls anything above about \$2.43/W a "high price" (\$35,141 or more for its 14.44 kW average system) and puts a 10 kW system at about **\$21,163**. [1]
- This quote: \$3.20/W.** That's about 51% above average and roughly **\$10,800 more** for the same 10 kW. Marketplace averages are competitive bids, and broader datasets show higher medians [2], so a local installer may not hit \$2.12. **\$3.20 is still too high.**
- Battery:** \$16,500 for one Powerwall 3. Installed with new solar, Solar.com's median is about \$15,000, with most installers between \$13,950 and \$16,200 (Sept 2026). [3] It's a bit high. Ask for \$15,000 or less.
- Watch the blended number.** The cash price works out to \$4.85/W *with* the battery. Always compare solar on its own.

From my own contract: the panels were only \$12,364 of my \$51,019 solar price, and "install, permitting & fees" was \$30,396. Tesla also waived a \$3,000–4,000 garage-install upcharge when I refused to pay it. Line items are negotiable.

2. The loan and the tax credit (the biggest problems)

- The 30% credit is gone.** Section 25D doesn't apply to expenditures made after Dec 31, 2025. The IRS treats the expenditure as made when installation is *completed*, so a system installed in 2026 or later gets nothing, even if you paid a deposit in 2025. [4][5] The quote's "\$40,740 net cost" isn't real. Your real cost is the full \$58,200 loan.
- The \$215 payment assumes a prepayment you can't make.** It only works if you pay down about 30% (\$17,460) early from the "tax credit." Without that, a 25-year loan of \$58,200 at 3.99% comes to about **\$307/mo, roughly \$92,000 over the loan.** The CFPB warns about exactly this setup. [6]
- Dealer fee.** The loan is \$9,700 (20%) more than the cash price. The CFPB says these hidden fees typically add 10–30% to the price and don't show up in the APR. [6] Ask for the cash price in writing, and compare it with a credit union or HELOC loan.

3. System size vs. your bill

At about 14,100 kWh a year (see section 4), 10 kW covers about 98% of your 14,400 kWh. **That's well sized.** Don't let them upsize it. FPL credits extra kWh 1:1 for up to 12 months, but anything left over at year-end is paid at FPL's much lower COG-1 "as-available" rate, not retail. [7][8] Expect summer bills to stay above the minimum. Even with 24.65 kW on my roof, my house uses more than solar makes in June and July.

4. Production estimate check

- Quote: 15,000 kWh/yr, which is 1,500 kWh per kW.** That's about what an all-south roof makes. PVGIS gives 1,510 kWh/kW for due south at a 27° pitch near St. Augustine, but only 1,285 for west. Using those figures, **14 south + 11 west comes to about 14,100 kWh/yr**, roughly 6% under the quote. (This is modeled, and it assumes no shading.)
- My real-world check:** Tesla estimated 26,992 kWh/yr for my roof. I measured **31,100 kWh** over a clean 12 months (Nov 2024–Oct 2025), **15% more.** But Tesla got the shape of the year wrong. Winter came in at 2.4× the estimate, and summer (May–Jul) was **13%**

under. Florida summer heat and afternoon storms cost real output; my weather model puts heat losses at over 10% from May to August. Judge an estimate on its *monthly* shape, not just the annual total.

■ 5. Savings assumptions

- **"Eliminates your FPL bill": no.** FPL has a **\$30 minimum bill** and keeps charging the base charge whatever your solar makes. [8] My best spring months still cost about \$31.
- **Realistic year-1 savings: about \$1,500–1,600, not \$2,400.** At FPL's Oct 2026 rates, about 12.26¢ for the first 1,000 kWh and 14.26¢ above that, plus a \$10.52 base charge and about 2.5% tax, your ~\$1,990/yr bill can only drop to the roughly \$370/yr minimum.
- **The 4%/yr rate escalator is a guess.** FPL's per-kWh rate has gone up *and* down since 2023 as storm charges and fuel prices changed. Ask them to show the payback with rates flat.
- **Simple payback on the solar alone:** about 20 years at \$32,000, versus about 13 years at the \$2.12/W market price. The battery adds nothing to savings (see section 6).

■ 6. Is the battery worth it on FPL?

Not for savings. FPL credits exported kWh 1:1 at retail [7], so storing noon solar for 8 p.m. is worth the same as exporting it and buying it back. The battery only adds its own losses. Buy it as hurricane backup, the job a standby generator does. My two Powerwalls averaged only about 165 full cycles in 2.9 years, sitting at 100% waiting for outages. If backup isn't worth about \$15,000 to you, drop it and the price falls by a third.

■ 7. Equipment, inverter sizing (DC/AC), warranty, service

- **Inverter sizing is fine.** The Powerwall 3's inverter is rated up to 11.5 kW AC and accepts up to 20 kW of panels. [3][9] So 10 kW of panels gives a DC/AC ratio of about 0.87, with essentially no clipping. **Ask which AC setting they'll use.** It can be configured to 5.8, 7.6, 10, or 11.5 kW, and at 7.6 kW the ratio becomes about 1.32. For comparison, mine is about 1.08 overall, and I lose an estimated ~10 kWh a year to clipping.
- **Separate inputs.** The Powerwall 3 has 6 solar inputs (MPPTs), so the south and west strings shouldn't drag each other down. Ask for a string map. My plan set never printed the DC/AC ratio at all.
- **Warranty:** most panels carry 25 years [1] and the Powerwall 3 carries 10 years. [13] Get the **workmanship and roof-leak warranty** in writing (years, and who honors it if the installer goes out of business), plus who you call for service.
- **Florida taxes:** solar equipment is exempt from state sales tax [10], and the added value is excluded from property tax assessments. [11] There should be no sales tax line.

■ 8. Roof timing (12-year-old roof)

Panels stay up for 25–30 years [1], so a 12-year-old roof will very likely need replacing while the panels are still on it. Taking the panels off and putting them back later typically costs **\$200–350 per panel**, about **\$5,000–8,750** for 25 panels, on top of the new roof. [12] Get a roof inspection now. If the roof is near the end of its life, replace it first, or ask the installer to price both together.

■ 9. Questions to ask the installer

1. What is the **cash price**, and how much of the loan is a dealer, program, or platform fee?
2. Can you redo the quote and payment with **no federal tax credit** and no prepayment?
3. What are the **monthly** production estimates, and what shading and losses did you assume?
4. What AC setting will the Powerwall 3 use, what is the DC/AC ratio, and can I see the string map?
5. What workmanship and roof-penetration warranty do I get, and who services the system?
6. What does detach and reset cost if I need a new roof later?
7. Which line items (permits, "install & fees," interior or garage install) can come down?
8. Will you match a written quote from another installer at \$2.50/W or less?

Rick's take *In a real review, this is where I write a few lines of my own advice for your quote and your house. This sample quote is made up, so there's no personal note here.*

Sources (checked Oct 24, 2026): [1] EnergySage, Florida solar cost (Oct 2026): energysage.com/local-data/solar-panel-cost/fl/ · [2] GreenEnergyCalc, cost by state 2026: greenenergycalc.com/guides/average-solar-panel-cost-by-state-2026/ · [3] HomeElectrified, home battery cost 2026 (Solar.com and EnergySage data): homeelectrified.com/home-battery-cost-2026/ · [4] IRS, OBBB energy credit FAQs (FS-2025-05): irs.gov/newsroom/faqs-for-modification-of-sections-25c-25d-25e-30c-30d-45l-45w-and-179d-under-public-law-119-21-139-stat-72-july-4-2025-commonly-known-as-the-one-big-beautiful-bill-obbbb · [5] 26 U.S.C. §25D(h): uscode.house.gov/us/usc/119-124/t26/s25D/ · [6] CFPB, Solar Financing Issue Spotlight (Aug 2024): consumerfinance.gov/data-research/research-reports/issue-spotlight-solar-financing/ · [7] Fla. Admin. Code R. 25-6.065(8): law.cornell.edu/regulations/florida/Fla-Admin-Code-Ann-R-25-6-065 · [8] FPL net metering FAQs: fpl.com/clean-energy/net-metering/faq.html · [9] Tesla Powerwall 3 datasheet, as cited in Rick's clipping article · [10] Fla. Stat. §212.08(7)(hh), FL DOR TIP 19A01-09: floridarevenue.com/taxes/tips/Documents/TIP_19A01-09.pdf · [11] Fla. Stat. §193.624: flsenate.gov/Laws/Statutes/2026/193.624 · [12] OC Solar, removal and reinstall cost 2026: ocsolar.com/solar-panel-removal-reinstallation · [13] Spark Powered, home battery backup 2026: sparkpowered.com/home-battery-backup · Rick's numbers: floridasolarlife.com articles on production vs. estimate, cost and payback, Powerwalls, FPL bills, and clipping. *This is an independent homeowner's opinion, not financial, legal, or tax advice.*